

**Schedule of.. EMC Mortgage Payments – Loan Number 0014366413**

July 2009 \$700.00 via Western Union

August 2009 \$678.73 via Western Union

September 2009 \$678.73 via Western Union

October 2009 \$678.50 via Western Union

November 2009 \$678.50 via Western Union

December 2009 \$678.00 via Western Union

January 2010 \$678.73 via Western Union

February 2010 \$678.73 via Western Union

March 2010 \$678.73 via Western Union

April 2010 \$678.73 via Western Union

May 2010 \$678.73 via Western Union

June 2010 \$678.80 via Western Union

July 2010 \$678.90 via Western Union

August 2010 \$678.90 via Western Union

September 2010 \$678.00 via Western Union (rejected by EMC)

11/3/10

69857

## TRUSTEE'S NOTICE OF SALE

T.S. No.: OR-09-273009-SH

Reference is made to that certain deed made by, **ELMER V DUNHAM, A MARRIED MAN** as Grantor to **FIRST AMERICAN TITLE INSURANCE COMPANY**, as trustee, in favor of **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR GREENPOINT MORTGAGE FUNDING, INC.**, as Beneficiary, dated 10/12/2005, recorded 10/13/2005, in official records of **CLACKAMAS County, Oregon** in book/reel/volume No. **xxx** at page No. **xxx** fee/file/instrument/microfile/reception No **2005-101967**, covering the following described real property situated in said County and State, to-wit:

APN: 05007631 24E11AC00825

**LOT 25, SANDY BLUFF ANNEX, IN THE CITY OF SANDY, COUNTY OF CLACKAMAS AND STATE OF OREGON, TOGETHER WITH AN UNDIVIDED INTEREST IN TRACT "D".**

Commonly known as:  
**15268 PENNY AVENUE  
SANDY, OR 97055**

Both the beneficiary and the trustee have elected to sell the said real property to satisfy the obligations secured by said trust deed and notice has been recorded pursuant to Section 86.735(3) of Oregon Revised Statutes: the default for which the foreclosure is made is the grantor's:

**Installment of principal and interest plus impounds and advances which became due on 12/1/2008 plus amounts that are due or may become due for the following: late charges, delinquent property taxes, insurance premiums, advances made on senior liens, taxes and/or insurance, trustees fees, and any attorney fees and court costs arising from or associated with beneficiaries effort to protect and preserve its security must be cured as a condition of reinstatement.**

Monthly Payment \$729.63

Monthly Late Charge \$36.48

By this reason of said default the beneficiary has declared all obligations secured by said deed of trust immediately due and payable, said sums being the following, to-wit: The sum of **\$171,071.25** together with interest thereon at the rate of **5.5000** per annum from **11/1/2008** until paid; plus all accrued late charges thereon; and all trustee's fees, foreclosure costs and any sums advanced by the beneficiary pursuant to the terms of said deed of trust.

Whereof, notice hereby is given that **LSI TITLE COMPANY OF OREGON, LLC**, the undersigned trustee will on **9/8/2010** at the hour of **10:00 am**, Standard of Time, as established by section 187.110, Oregon Revised Statutes, at the main entrance of **Clackamas County Courthouse, 807 Main Street, Oregon City, OR** County of **CLACKAMAS**, State of Oregon, sell at public auction to the highest bidder for cash the interest in the said described real property which the grantor had or had power to convey at the time of the execution by him of the said trust deed, together with any interest which the grantor or his successors in interest acquired after the execution of said trust deed, to satisfy the foregoing obligations thereby secured and the costs and expenses of sale, including a reasonable charge by the trustee. Notice is further given that any person named in Section 86.753 of Oregon Revised Statutes has the right to have the foreclosure proceeding dismissed and the trust deed reinstated by payment to the beneficiary of the entire amount then due (other than such portion of said principal as would not then be due had no default occurred), together with the costs, trustee's and attorney's fees and curing any other default complained of in the Notice of Default by tendering the performance required under the obligation or trust deed, at any time prior to five days before the date last set for sale.

For Sale Information Call: 714-573-1965 or Login to: [www.priorityposting.com](http://www.priorityposting.com)

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Loan No: 0014366413  
T.S. No.: OR-09-273009-SH

### TRUSTEE'S NOTICE OF SALE

In construing this notice, the masculine gender includes the feminine and the neuter, the singular includes plural, the word "grantor" includes any successor in interest to the grantor as well as any other persons owing an obligation, the performance of which is secured by said trust deed, the words "trustee" and "beneficiary" include their respective successors in interest, if any.

Pursuant to Oregon Law, this sale will not be deemed final until the Trustee's deed has been issued by LSI TITLE COMPANY OF OREGON, LLC. If there are any irregularities discovered within 10 days of the date of this sale, that the trustee will rescind the sale, return the buyer's money and take further action as necessary.

If the Trustee is unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be the return of monies paid to the Trustee, and the successful bidder shall have no further recourse.

If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the deposit paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee, or the Mortgagee's Attorney.

### NOTICE TO RESIDENTIAL TENANTS

The property in which you are living is in foreclosure. A foreclosure sale is scheduled for 9/8/2010. Unless the lender who is foreclosing on this property is paid, the foreclosure will go through and someone new will own this property.

The following information applies to you only if you occupy and rent this property as a residential dwelling under a legitimate rental agreement. The information does not apply to you if you own this property or if you are not a residential tenant.

If the foreclosure goes through, the business or individual who buys this property at the foreclosure sale has the right to require you to move out. The buyer must first give you an eviction notice in writing that specifies the date by which you must move out. The buyer may not give you this notice until after the foreclosure sale happens. If you do not leave before the move-out date, the buyer can have the sheriff remove you from the property after a court hearing. You will receive notice of the court hearing.

#### FEDERAL LAW REQUIRES YOU TO BE NOTIFIED

IF YOU ARE OCCUPYING AND RENTING THIS PROPERTY AS A RESIDENTIAL DWELLING UNDER A LEGITIMATE RENTAL AGREEMENT, FEDERAL LAW REQUIRES THE BUYER TO GIVE YOU A NOTICE IN WRITING A CERTAIN NUMBER OF DAYS BEFORE THE BUYER CAN REQUIRE YOU TO MOVE OUT. THE FEDERAL LAW THAT REQUIRES THE BUYER TO GIVE YOU THIS NOTICE IS EFFECTIVE UNTIL DECEMBER 31, 2012. Under federal law, the buyer must give you at least 90 days' notice in writing before requiring you to move out. If you are renting this property under a fixed-term lease (for example, a six-month or one-

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year lease), you may stay until the end of your lease term. If the buyer wants to move in and use this property as the buyer's primary residence, the buyer can give you written notice and require you to move out after 90 days, even if you have a fixed-term lease with more than 90 days left.

#### **STATE LAW NOTIFICATION REQUIREMENTS**

IF THE FEDERAL LAW DOES NOT APPLY, STATE LAW STILL REQUIRES THE BUYER TO GIVE YOU NOTICE IN WRITING BEFORE REQUIRING YOU TO MOVE OUT IF YOU ARE OCCUPYING AND RENTING THE PROPERTY AS A TENANT IN GOOD FAITH. EVEN IF THE FEDERAL LAW REQUIREMENT IS NO LONGER EFFECTIVE AFTER DECEMBER 31, 2012, THE REQUIREMENT UNDER STATE LAW STILL APPLIES TO YOUR SITUATION. Under state law, if you have a fixed-term lease (for example, a six-month or one-year lease), the buyer must give you at least 60 days' notice in writing before requiring you to move out. If the buyer wants to move in and use this property as the buyer's primary residence, the buyer can give you written notice and require you to move out after 30 days, even if you have a fixed-term lease with more than 30 days left.

If you are renting under a month-to-month or week-to-week rental agreement, the buyer must give you at least 30 days' notice in writing before requiring you to move out.

**IMPORTANT:** For the buyer to be required to give you a notice under state law, you must prove to the business or individual who is handling the foreclosure sale that you are occupying and renting this property as a residential dwelling under a legitimate rental agreement. The name and address of the business or individual who is handling the foreclosure sale is shown on this notice under the heading "TRUSTEE". You must mail or deliver your proof not later than 8/9/2010 (30 days before the date first set for the foreclosure sale). Your proof must be in writing and should be a copy of your rental agreement or lease. If you do not have a written rental agreement or lease, you can provide other proof, such as receipts for rent paid.

#### **ABOUT YOUR SECURITY DEPOSIT**

Under state law, you may apply your security deposit and any rent you paid in advance against the current rent you owe your landlord. To do this, you must notify your landlord in writing that you want to subtract the amount of your security deposit or prepaid rent from your rent payment. You may do this only for the rent you owe your current landlord. If you do this, you must do so before the foreclosure sale. The business or individual who buys this property at the foreclosure sale is not responsible to you for any deposit or prepaid rent you paid to your landlord.

#### **ABOUT YOUR TENANCY AFTER THE FORECLOSURE SALE**

The business or individual who buys this property at the foreclosure sale may be willing to allow you to stay as a tenant instead of requiring you to move out. You should contact the buyer to discuss that possibility if you would like to stay. Under state law, if the buyer accepts rent from you, signs a new residential rental agreement with you or does not notify you in writing within 30 days after the date of the foreclosure sale that you must move out, the buyer becomes your new landlord and must maintain the property. Otherwise, the buyer is not your landlord and is not responsible for maintaining the property on your behalf and you must move out by the date the buyer specifies in a notice to you.



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YOU SHOULD CONTINUE TO PAY RENT TO YOUR LANDLORD UNTIL THE PROPERTY IS SOLD TO ANOTHER BUSINESS OR INDIVIDUAL OR UNTIL A COURT OR A LENDER TELLS YOU OTHERWISE. IF YOU DO NOT PAY RENT, YOU CAN BE EVICTED. AS EXPLAINED ABOVE, YOU MAY BE ABLE TO APPLY A DEPOSIT OR RENT YOU PREPAID AGAINST YOUR CURRENT RENT OBLIGATION. BE SURE TO KEEP PROOF OF ANY PAYMENTS YOU MAKE AND OF ANY NOTICE YOU GIVE OR RECEIVE CONCERNING THE APPLICATION OF YOUR DEPOSIT OR PREPAID RENT.

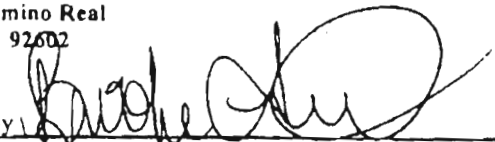
IT IS UNLAWFUL FOR ANY PERSON TO TRY TO FORCE YOU TO LEAVE YOUR HOME WITHOUT FIRST GOING TO COURT TO EVICT YOU. FOR MORE INFORMATION ABOUT YOUR RIGHTS, YOU MAY WISH TO CONSULT A LAWYER. If you believe you need legal assistance, contact the Oregon State Bar and ask for the lawyer referral service. Contact information for the Oregon State Bar is included with this notice. If you do not have enough money to pay a lawyer or are otherwise eligible, you may be able to receive legal assistance for free. Information about whom to contact for free legal assistance is included with this notice.

Oregon State Bar: (503) 684-3763; (800) 452-7636  
Legal assistance: [www.lawhelp.org/or/index.cfm](http://www.lawhelp.org/or/index.cfm)

Dated: 5/5/2010

LSI TITLE COMPANY OF OREGON, LLC, as trustee  
3220 El Camino Real  
Irvine, CA 92602

Signature By



Brooke Frank, Assistant Secretary  
Quality Loan Service Corp. of Washington as agent for  
LSI TITLE COMPANY OF OREGON, LLC  
2141 5th Avenue  
San Diego, CA 92101  
619-645-7711

For Non-Sale Information:

Quality Loan Service Corp. of Washington  
2141 5th Avenue  
San Diego, CA 92101  
619-645-7711  
Fax: 619-645-7716

If you have previously been discharged through bankruptcy, you may have been released of personal liability for this loan in which case this letter is intended to exercise the note holder's rights against the real property only.

**THIS OFFICE IS ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED  
WILL BE USED FOR THAT PURPOSE.**

As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit report agency if you fail to fulfill the terms of your credit obligations.



## Monthly Repayment Agreement Statement

Statement Date 07/30/09  
Loan Number 0014366413

675-12524-000356-001  
ELMER V DUNHAM  
4110 SE HAWTHORNE BLVD # 266  
PORTLAND OR 97214-5246

Dear Customer:

Our records reflect that your loan is currently serviced under a repayment agreement. According to the terms of the agreement your next installment is due on 08/15/09 in the amount of \$678.73.

**If the installment is not received, in full, by the due date, the agreement will be breached (broken) and foreclosure sale could occur immediately.**

If you have any questions or concerns, please contact the Loss Mitigation Department at 1-888-577-4011.

### IMPORTANT NOTICE

EMC is writing regarding the collection of your loan, and any information obtained will be used for that purpose.

Detach and return this coupon with your payment



P.O. Box 293150  
Lewisville, TX 75029-3150

ELMER V DUNHAM

If your address has changed, complete the form on the back of the coupon



EMC PAYMENT PROCESSING  
PO BOX 660753  
DALLAS TX 75266-0753



Loan Number:	0014366413
Repayment Agreement Due Date:	08/15/09
Plan Installment Amount Due:	\$678.73

PROPERTY ADDRESS: 15268 PENNY AVE  
SANDY OR 97055

**WESTERN  
UNION**

Customer Receipt / Recibo del Cliente

71008454800965-5

Origin/Origen:   
 Destination/Destino:   
 City/Ciudad:   
 Account #/Número de cuenta: 001436 (partial/parcial)   
 Reference # Número de referencia:   
 Agent/Agente:

Amount/Cantidad: \$ 700.00   
 Charge(s)/Cargos:   
 Service/Servicio: 16.99   
 Total/Total: \$ 716.99

Can Western Union help you save up to 20% on your everyday purchases? yes! start shopping at over 2000 retailers, by visiting [westernunionperks.com](http://westernunionperks.com) to sign up for free today!

Agent Signature /  
Firma del Agente



Customer Signature /  
Firma del Cliente

CERTAIN TERMS AND CONDITIONS GOVERNING THE MONEY TRANSFER SERVICE YOU HAVE SELECTED ARE SET FORTH ON THE BACK OF THIS FORM. BY SIGNING THIS FORM, YOU ARE AGREEING TO THOSE TERMS AND CONDITIONS. IN ADDITION TO THE TRANSFER FEE, WESTERN UNION ALSO MAKES MONEY WHEN IT CHANGES YOUR DOLLARS INTO FOREIGN CURRENCY. PLEASE SEE REVERSE SIDE FOR MORE INFORMATION REGARDING CURRENCY EXCHANGE.  
 ALGUNOS TÉRMINOS Y CONDICIONES QUE RIGEN EL SERVICIO DE TRANSFERENCIA DE DINERO QUE USTED HA ELEGIDO, ESTÁN ESPEDIFICADOS EN EL REVERSO DE ESTÁ FORMULARIO. AL FIRMARLO, USTED ESTÁ DE ACUERDO CON ESOS TÉRMINOS Y CONDICIONES. ADEMÁS DE LOS CARGOS POR EL SERVICIO DE TRANSFERENCIA, WESTERN UNION GANA DINERO CUANDO CAMBIA SUS DÓLARES AMERICANOS POR MONEDA EXTRANJERA. POR FAVOR LEA EL REVERSO DE ESTE FORMULARIO PARA MÁS INFORMACIÓN SOBRE EL CAMBIO DE MONEDA.

**WESTERN  
UNION**

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Amount/Cantidad:	\$	678.73
Charge(s)/Cargos:		
Service/Service:		12.99
Total/Total:	\$	691.72

**Customer Signature**  
**Firma del Cliente**

Turn *over* your DOLLARS into FOREIGN CURRENCY.

**WESTERN  
UNION**



Customer Receipt / Recibo del Cliente

www.westernunion.com

9/09

SAFWAY

EL MODO DE LA VIDA

CERCA

MR. OP

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WESTERN  
UNIONAgent Signature /  
Firma del Agente

R. Bee

Customer Signature /  
Firma del Cliente

Tommy Muroch

IN ADDITION TO THE TRANSFER FEE, WESTERN UNION ALSO MAKES MONEY WHEN IT CHANGES YOUR DOLLARS INTO FOREIGN CURRENCY. PLEASE SEE REVERSE SIDE FOR MORE INFORMATION REGARDING CURRENCY EXCHANGE. IF THE EXCHANGE RATE FOR YOUR TRANSACTION WAS DETERMINED AT THE TIME YOU SENT THE MONEY, THE CURRENCY TO BE PAID OUT AND THE EXCHANGE RATE ARE LISTED ON YOUR RECEIPT. OTHERWISE, THE EXCHANGE RATE WILL BE SET WHEN THE RECEIVER RECEIVES THE FUNDS. CERTAIN TERMS AND CONDITIONS GOVERNING THIS TRANSACTION AND THE SERVICES YOU HAVE SELECTED ARE SET FORTH ON THE REVERSE SIDE. BY SIGNING THIS RECEIPT, YOU ARE AGREEING TO THOSE TERMS AND CONDITIONS.

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WESTERN

**WESTERN  
UNION**

Customer Receipt / Recibo del Cliente

www.westernunion.com

1  
SALEWAY #430  
1455 NORTH EAST DIVISION  
GRESHAM OR 97030

Oper ID: 454 DOLLAR Collect  
10/15/2009  
638P EDT

MTN: 880-107-8469

Sender/Remitente: ELMER DUNHAM  
Receiver/Destinataria: E M C MORTGAGE

Code City/Código de la ciudad: EMC TX  
Account #/Número de cuenta: 001436 (Partial/Parcial)  
Reference #/Número de referencia:  
Attn/Atención:

Amount/Cantidad: \$ 678.50

Charges/Cargos:

Service/Servicio: 12.99

Total/Total: \$ 691.49

**WESTERN  
UNION**

Agent Signature /  
Firma del Agente



Customer Signature /  
Firma del Cliente

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**WESTERN**

09

EMC

NOV  
09

LOEWRY #7687  
27001 HWY 20  
SANDY OR 97055

Open This Side - Check For Fee  
1.20000000  
11/11/09 11:11:11 AM

Sender/Remitente: LUM P DUBOIS  
Receiver/Destinatario: F M C MONTGOM

Code City/Codigo de la ciudad: LMC 13  
Account #/Numero de cuenta: 801400 (Portia) (Parcial)  
Reference #/Numero de referencia:  
Attn/Atencion:

Western Union Card Number / Numero de Tarjeta 344265911

Payout amount/Cantidad de pago: 676.58 US US Dollar  
Exchange Rate/Tipo de cambio: 1.20000000

<b>WESTERN UNION</b>	Amount/Cantidad:	\$ 676.58
	Charge(s)/Cargos:	
	Service/Servicio:	13.99
	Total:	\$ 690.57

Debit Card/Tarjeta de Debito:

Authorization Code 0632041  
Trace Number 632041

Send your next Quick Collect (R) payment to a U.S. biller FEE-FREE.  
One discount per transaction-no cash value. Use promo code C0683-116355975.  
Expires 12/31/09. Go to [sendiget1.com](http://sendiget1.com) to learn more.

\*\*\* Upgrade to the NEW Reloadable Western Union Gold Card Visa Prepaid Card!  
Free to upgrade and NO monthly maint, or purchase transaction fees. Sign up  
today at [mygoldcarddebit.com](http://mygoldcarddebit.com) - No bank account or credit check required.

Agent Signature /  
Firma del Agente

*Swack*

Customer Signature /  
Firma del Cliente

IN ADDITION TO THE TRANSFER FEE, WESTERN UNION ALSO MAKES MONEY WHEN IT CHANGES YOUR DOLLARS INTO FOREIGN CURRENCY. PLEASE SEE REVERSE SIDE FOR MORE INFORMATION REGARDING CURRENCY EXCHANGE. IF THE EXCHANGE RATE FOR YOUR TRANSACTION WAS DETERMINED AT THE TIME YOU SENT THE MONEY, THE CURRENCY TO BE PAID OUT AND THE EXCHANGE RATE ARE LISTED ON YOUR RECEIPT. OTHERWISE, THE EXCHANGE RATE WILL BE SET WHEN THE RECEIVER RECEIVES THE FUNDS. CERTAIN TERMS AND CONDITIONS GOVERNING THIS TRANSACTION AND THE SERVICES YOU HAVE SELECTED ARE SET FORTH ON THE REVERSE SIDE. BY SIGNING THIS RECEIPT, YOU ARE AGREEING TO THOSE TERMS AND CONDITIONS.

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SAVE TIME. SAVE MONEY. EARN REWARDS. Just use your Gold Card number once more to activate your Rewards Card. You will earn phone time AND Points to redeem for valuable rewards including fee reductions.

**WESTERN UNION**



Service  
 1-800-333-3333

\* Card/Tarjeta de Débito  
 Authorization Code: 1000000000  
 Trade Number: 1000000000  
 Send your next Quick Collect® payment with a \$1.00 discount per transaction on each value. Use promo code 1000000000. Expires 5/31/10. To be validated from 5/1/10 to 5/31/10. See Western Union® 1000 and 1000000000 for full details of money transfer. \$100 on a Visa credit card with personalized greeting card, video message or text message. See 1000 and 1000000000 for full details of offer.

Agent Signature /  
 Firma del Agente

Customer Signature /  
 Firma del Cliente

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ADemás de los cargos por el servicio de transferencia, Western Union también gana dinero cuando cambia sus dólares a moneda extranjera. Por favor lea al reverso más información sobre el cambio de moneda. Si el tipo de cambio para su transacción fue fijado en el momento en el que envió el dinero, la moneda en la que se hará el pago y el tipo de cambio se indicarán en el recibo. De lo contrario, el tipo de cambio se fijará cuando el destinatario reciba los fondos. A ciertos términos y condiciones que rigen esta transacción y los servicios que usted ha elegido se le detallan en la parte reversa al firmar este recibo. Al firmar, usted se compromete a aceptar dichos términos y condiciones.





[illegible]

Code City/Código de la ciudad: EML TX  
Account #/Número de cuentas: 143664 (Partial/Parcial)  
Reference #/Número de referencia:  
Attn/Atencion:

Western Union Card Number / Numero de Tarjeta

Amount/Cantidad:	\$	678.00
Charge(s)/Cargos:		
Service/Servicio:		12.99
Total/Total:	\$	690.99

**Customer Signature /**  
**Firma del Cliente** \_\_\_\_\_

IN ADDITION TO THE TRANSFER FEE, WESTERN UNION ALSO MAKES MONEY WHEN IT CHANGES YOUR DOLLARS INTO FOREIGN CURRENCY. PLEASE SEE REVERSE SIDE FOR MORE INFORMATION REGARDING CURRENCY EXCHANGE. IF THE EXCHANGE RATE FOR YOUR TRANSACTION WAS DETERMINED AT THE TIME YOU SENT THE MONEY, THE CURRENCY TO BE PAID OUT AND THE EXCHANGE RATE ARE LISTED ON YOUR RECEIPT. OTHERWISE, THE EXCHANGE RATE WILL BE SET WHEN THE RECEIVER RECEIVES THE FUNDS. CERTAIN TERMS AND CONDITIONS GOVERNING THIS TRANSACTION AND THE SERVICES YOU HAVE SELECTED ARE SET FORTH ON THE REVERSE SIDE. BY SIGNING THIS RECEIPT, YOU ARE AGREEING TO THOSE TERMS AND CONDITIONS.

ADemás DE LOS CARGOS POR EL SERVICIO DE TRANSFERENCIA, WESTERN UNION TAMBIÉN GANA DINERO CUANDO CAMBIA SUS DÓLARES A MONEDA EXTRANJERA. POR FAVOR LEA AL REVERSO MAS INFORMACIÓN SOBRE EL CAMBIO DE MONEDA. SI EL TIPO DE CAMBIO PARA SU TRANSACCIÓN FUE FIJADO EN EL MOMENTO EN EL QUE ENVIO EL DINERO, LA MONEDA EN LA QUE SE HARÁ EL PAGO Y EL TIPO DE CAMBIO SE INDICARÁN EN EL RECIBO. DE LO CONTRARIO, EL TIPO DE CAMBIO SE FIJARA CUANDO EL DESTINATARIO RECIBA LOS FONDOS. ALGUNOS TERMINOS Y CONDICIONES QUE RIGEN ESTA TRANSACCION Y LOS SERVICIOS QUE USTED HA ELEGIDO SE ESTABLECEN EN LAS AL REVERSO. AL FIRMAR ESTE RECIBO, USTED DECLARA QUE ESTA DE ACUERDO CON ESOS TERMINOS Y CONDICIONES.



Customer Receipt / Recibo del Cliente

www.westernunion.com

SALESMAN #702  
37001 HWY 20  
SANDY UT 84055

Open 100-100-100-100-100  
05-11-2010  
DINER EDT MICHN 100-607-7280

Sender/Remittente: ELMER DUNHAM  
Receiver/Destinatario: E. M. L. MORTGAGE

Home City/Código de la ciudad: 190 7X  
Account #/Número de cuenta: 001436 (Partial/Parcial)  
Reference #/Número de referencia:  
Attn/Atención:

Amount/Cantidad: \$ 678.75



Service/Cargos:  
Wire Service: 12.99  
Total: \$ 691.74

**ADD PHONE TIME!** Your Gold Card has a rechargeable LONG DISTANCE phone card feature. Rates as low as 3.9c/minute within continental U.S. No hidden fees. Add time with cash at Agent. Call 1-800-542-7924 to use a credit/debit card. \*\*\* Upgrade to the NEW Reloadable Western Union Gold Card Visa Prepaid Card! Free to upgrade and NO monthly maint, or purchase transaction fees. Sign up today at mygoldcarddebit.com - No bank account or credit check required.

Agent Signature /  
Firma del Agente

Customer Signature /  
Firma del Cliente

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4/12/10

SAFEWAY #782  
37601 HWY 26  
SANDY OR 97055

Oper ID: 125 Quick Collect  
04/12/2010  
554P EDT MTCN: 871-343-5338

Sender/Remitente: ELMER V DUNHAM  
Receiver/Destinatarario: E M C MORTGAGE

Code City/Codigo de la ciudad: EMC TX  
Account #/Numero de cuenta: 001436 (Partial/Parcial)  
Reference #/Numero de referencia:  
Attn/Atencion:

Western Union Card Number / Numero de Tarjeta

Amount/Cantidad: \$ 678.73  
Charge(s)/Cargos:  
Service/Servicio: 12.99  
Total/Total: \$ 691.72



Agent Signature /  
Firma del Agente

*Janette Fuller*

Customer Signature /  
Firma del Cliente

IN ADDITION TO THE TRANSFER FEE, WESTERN UNION ALSO MAKES MONEY WHEN IT CHANGES YOUR DOLLARS INTO FOREIGN CURRENCY. PLEASE SEE REVERSE SIDE FOR MORE INFORMATION REGARDING CURRENCY EXCHANGE. IF THE EXCHANGE RATE FOR YOUR TRANSACTION WAS DETERMINED AT THE TIME YOU SENT THE MONEY, THE CURRENCY TO BE PAID OUT AND THE EXCHANGE RATE ARE LISTED ON YOUR RECEIPT. OTHERWISE, THE EXCHANGE RATE WILL BE SET WHEN THE RECEIVER RECEIVES THE FUNDS. CERTAIN TERMS AND CONDITIONS GOVERNING THIS TRANSACTION AND THE SERVICES YOU HAVE SELECTED ARE SET FORTH ON THE REVERSE SIDE. BY SIGNING THIS RECEIPT, YOU ARE AGREEING TO THOSE TERMS AND CONDITIONS.

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June 2010



STORE MGR CHRISTINE WEST 503.447.4444  
THANK YOU FOR SHOPPING WITH US!

## MISCELLANEOUS

MR MO	MONEY ORDER PURCH	702.00
MR OP	WESTERN UNION	702.00
MR OP	WESTERN UNION	691.79
****	TAX .00 BAL	691.79
MO	CASH	702.00

CHANGE 10.21

NUMBER OF ITEMS - 0

6/15/10 18:49 1223 23 0152 6785

Join The Safeway Club. Membership is  
Free and Instant.

YOUR CASHIER TODAY WAS THOMAS

LET US HEAR FROM YOU!  
1-877-723-3929 or visit SAFEWAY.COM



Agent Signature /  
Firma del Agente

Customer Signature /  
Firma del Cliente

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Customer Receipt / Recibo del Cliente

www.westernunion.com

7/10

July 10



STORE MGR CHRISTINE WEST 504 24 7980  
THANK YOU FOR SHOPPING WITH US!

## MISCELLANEOUS

OP WESTERN UNION 691 89  
\*\*\*\* TAX .00 BAL 691 89  
CASH 700 00

CHANGE 8.11

NUMBER OF ITEMS = 0

7/16/10 08:59 1223 23 0006 0129

Join The Safeway Club Membership is  
Free and Instant.

YOUR CASHIER TODAY WAS TERRI

LET US HEAR FROM YOU!



Agent Signature /  
Firma del Agente

Customer Signature /  
Firma del Cliente

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Elmer V. Dunham (Smokey)  
15268 Penny Ave.  
Sandy, Oregon 97055  
503-995-5502

5055

24-7038/3230

Date 11/10/10

Pay to the order of EMC Mortgage \$ 678<sup>00</sup>  
Six hundred seventy-eight 90/100 dollars

BANK OF AMERICA  
17500 STRAUSS AVE.  
SANDY, OREGON 97055

Loan # 00143000413  
For November Pmt. 2010

⑆323070380⑆ 002895610154⑈ 5055

Elmer V. Dunham  
daughter attorney General

CheckWorks, Inc. 1 (800) 921-4223

Elmer V. Dunham (Smokey)  
15268 Penny Ave.  
Sandy, Oregon 97055  
503-995-5502

5050

October 10, 2010

Pay to the order of FAHC Mortgage ← 678<sup>90</sup>  
Six hundred seventy eight <sup>90</sup>/<sub>100</sub> ←

BANK OF AMERICA  
17500 STRAUSS AVE.  
SANDY, OREGON 97055

October Pmt

Dunham

Loan# - 0014366413

⑆323070380⑆ 002895610154⑈ 5050

Elmer V. Dunham  
daughter - summer  
via power of attorney  
Checkworks inc 1-800-971-4223

Blue Clouds

Elmer V. Dunham (Smokey)  
15268 Penny Ave.  
Sandy, Oregon 97055  
503-995-5502

5046

24-7038/3230

Date 9/29/10

Pay to the order of ENC Mortgage \$678.00  
Six hundred seventy eight 90/100

BANK OF AMERICA  
17500 STRAUSS AVE.  
SANDY, OREGON 97055

Loan # 014366413

To Replacement for September Elmer & Lillian

⑆323070380⑆ 002895610154⑈ 5046

via Biller - daughter  
to Mother - Lillian

CheckWorks 1 (800) 971-4223





## Monthly Repayment Agreement Statement

Statement Date 09/16/09  
Loan Number 0014366413

675-33288-000857-001  
ELMER V DUNHAM  
4110 SE HAWTHORNE BLVD # 266  
PORTLAND OR 97214-5246

Dear Customer:

Our records reflect that your loan is currently serviced under a repayment agreement. According to the terms of the agreement your next installment is due on 10/15/09 in the amount of \$678.73.

**If the installment is not received, in full, by the due date, the agreement will be breached (broken) and foreclosure sale could occur immediately.**

If you have any questions or concerns, please contact the Loss Mitigation Department at 1-888-577-4011.

### IMPORTANT NOTICE

EMC is writing regarding the collection of your loan, and any information obtained will be used for that purpose.

Detach and return this coupon with your payment



P.O. Box 293150  
Lewisville, TX 75029-3150

ELMER V DUNHAM

If your address has changed, complete the form on the back of the coupon.



EMC PAYMENT PROCESSING  
PO BOX 660753  
DALLAS TX 75266-0753



<b>Loan Number:</b>	<b>0014366413</b>
<b>Repayment Agreement Due Date:</b>	<b>10/15/09</b>
<b>Plan Installment Amount Due:</b>	<b>\$678.73</b>

PROPERTY ADDRESS: 15268 PENNY AVE  
SANDY OR 97055

17 0014366413 00067873 00000000 00000000 00000000 00000000 00000000 4



**Monthly Repayment  
Agreement Statement**

Statement Date 10/16/09  
Loan Number 0014366413

675-44878-000668-001  
ELMER V DUNHAM  
4110 SE HAWTHORNE BLVD # 266  
PORTLAND OR 97214-5246

Dear Customer:

Our records reflect that your loan is currently serviced under a repayment agreement. According to the terms of the agreement your next installment is due on 11/15/09 in the amount of \$678.73.

**If the installment is not received, in full, by the due date, the agreement will be breached (broken) and foreclosure sale could occur immediately.**

If you have any questions or concerns, please contact the Loss Mitigation Department at 1-888-577-4011.

**IMPORTANT NOTICE**

EMC is writing regarding the collection of your loan, and any information obtained will be used for that purpose.

Detach and return this coupon with your payment



P.O. Box 293150  
Lewisville, TX 75029-3150

ELMER V DUNHAM

If your address has changed, complete the form on the back of the coupon



EMC PAYMENT PROCESSING  
PO BOX 660753  
DALLAS TX 75266-0753



**Loan Number:** 0014366413

**Repayment Agreement Due Date:** 11/15/09

**Plan Installment Amount Due:** \$678.73

**PROPERTY ADDRESS:** 15268 PENNY AVE  
SANDY OR 97055

17 0014366413 00067873 00000000 00000000 00000000 00000000 00000000 4



**Monthly Repayment  
Agreement Statement**

Statement Date 11/17/09  
Loan Number 0014366413

675-45736-000852-001  
ELMER V DUNHAM  
4110 SE HAWTHORNE BLVD # 266  
PORTLAND OR 97214-5246

Dear Customer:

Our records reflect that your loan is currently serviced under a repayment agreement. According to the terms of the agreement your next installment is due on 12/15/09 in the amount of \$678.73.

**If the installment is not received, in full, by the due date, the agreement will be breached (broken) and foreclosure sale could occur immediately.**

If you have any questions or concerns, please contact the Loss Mitigation Department at 1-888-577-4011.

**IMPORTANT NOTICE**

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Detach and return this coupon with your payment



P.O. Box 293150  
Lewisville, TX 75029-3150

ELMER V DUNHAM

If your address has changed, complete the form on the back of the coupon



EMC PAYMENT PROCESSING  
PO BOX 660753  
DALLAS TX 75266-0753



<b>Loan Number:</b>	<b>0014366413</b>
<b>Repayment Agreement Due Date:</b>	<b>12/15/09</b>
<b>Plan Installment Amount Due:</b>	<b>\$678.73</b>

PROPERTY ADDRESS: 15268 PENNY AVE  
SANDY OR 97055

17 0014366413 00067873 00000000 00000000 00000000 00000000 00000000 4

**In Regards to: Elmer V. Dunham**

4110 SE Hawthorne Blvd, # 266  
Portland, Oregon 97214

**\*\* URGENT \*\***

September 5, 2008

EMC Mortgage Corp  
P.O. Box 660753  
Dallas, Texas 75266-0753  
VIA U.S. Mail  
and FAX to: 214-626-4777

RE: Property Tax Impounds / Loan Restructure

Loan #: 0014366413  
Borrower: Elmer V. Dunham  
Property Address: 15268 Penny Avenue, Sandy, Oregon

Dear EMC:

You are the holder of the above referenced loan. I am the daughter of Elmer V. Dunham (who is 90), and, together with my husband, we are now managing all of his affairs. I have an executed power-of-attorney, if you need a copy for your files. You are being contacted directly due to the abject inability of your various lower-level departments to do anything whatsoever to correct and avoid degradation to a financial situation which could harm both Mr. Dunham, as well as [more importantly to you] your company, EMC.

We recently received an "annual escrow account statement disclosure statement" which, with no prior notice whatsoever, recites that a payment of a staggering increase from \$678.72 to \$1413.61.

Let this be made perfectly clear:

1. There is no cash or other liquidatable assets, much less a sum so huge as **\$4,775.44**.
2. There is no possible way to sustain an increase of \$734.89.
3. It is impossible to even contemplate an increase to a monthly payment of **\$1,413.61**.\*

\* Except for the very wealthy, how many people reading this memo could afford their own house payment or rent to double, (1413.61 / 678.72) literally overnight?

The subject loan is a note which is presently "negatively amortizing". You were happy to write thousands of these types of loans when the real estate market was booming, and you were making millions, *hundreds of millions*, of dollars, handing out these mortgages without troubling yourselves to verify whether folks had the financial capacity to pay them, *particularly* when payments jumped up when they hit a certain dollar value, or when property taxes, if they were not impounded, started to rack up.

Mr. Dunham cannot withstand this catastrophic increase, or any increase, at the present time. While there is just barely enough money coming in to make the mortgage payments, there is **NO** other money at all right now. It must be made clear that we do not seek any waiver or "forgiveness" of



interest or a payment due, much less property tax additions, but there must be an accounting of what has been paid, what will need to be paid, and there simply is no other short-term solution but to have these taxes added to the principal, precisely the same as the excess interest which accrues each month. The payment of \$678.72 **cannot** change in the next two years.

It is important to get this arrangement completed, without complexity or delay. We know (and you certainly know much more acutely) that we are not the only ones in dire straits in this country; MANY people and mortgage lenders are similarly struggling. The situation is simple:

**a relatively minor re-structure of the loan which encapsulates both the excess unpaid interest (which this loan format already incorporates) and the tax amount which has had to be advanced. Later, at the first opportunity where an increase can be sustained, we can commence setting aside impound amounts to be able to pay the property taxes thereafter becoming due.**

The above will result in a FAR more favorable situation not merely for Mr. Dunham (about whom we do not necessarily expect you will care), but it will be IMMENSELY more financially protective to you.

Please contact us right away.

Janice Murdoch and Chuck Barker

[weare4peace@peacemail.com](mailto:weare4peace@peacemail.com)

4110 SE Hawthorne Blvd, # 266, Portland, Oregon 97214

Direct Line: 503-307-7784

Office of Thrift Supervision

United States Department of the Treasury

Center for Responsible Lending, 1330 Broadway, Suite 604, Oakland, California 94612

**CHASE/EMC FULFILLMENT CENTER**  
4500 Cherry Creek Dr South Ste 100  
Glendale, CO 80246-1531



February 10, 2010

**ELMER V DUNHAM**  
**15268 PENNY AVE**  
**SANDY, OREGON 97055-0000**

**Loan Modification Status**

Account: **14366413** (the "Loan")  
Property Address: **15268 PENNY AVE**  
**SANDY, OREGON 97055-0000**

Dear Mortgagor(s):

EMC Mortgage Corporation ("EMC") is writing in response to your request for a loan modification on the above referenced account. At this time we are in receipt of your documentation and are completing the review of your request. We expect to finalize the review within 30 days.

During this time, you may receive a call from an EMC representative to further clarify or update any items you have submitted.

Please continue to make your trial period payments on time.

We thank you for your patience and assistance during this review period.

If you have any questions, please contact us at the number provided below. At EMC, we value you as a customer and want to ensure your continued satisfaction.

Sincerely,  
Homeowner's Assistance Department  
EMC Mortgage Corporation  
(888) 708-7105

**FEDERAL ECOA NOTICE**

The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided that the applicant has the capacity to enter into a binding contract), because all or part of the applicant's income derives from any public assistance program, or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is the Office of the Comptroller of the Currency, Customer Assistance Group, 1301 McKinney Street, Suite 3450, Houston, Texas 77010-9050.

EMC offers homeownership counseling services to borrowers in some areas. Counseling is also available through a variety of nonprofit organizations experienced in homeownership counseling and approved by the Secretary of Housing and Urban Development (HUD). A listing of such organizations may be obtained by calling the HOPE Hotline Number: (888) 995-HOPE. When you call, please ask for "MHA help."

**EMC Mortgage Corporation is attempting to collect a debt, and any information obtained will be used for that purpose.**

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

If you are represented by an attorney, please refer this letter to your attorney and provide us with the attorney's name, address, and telephone number.

**To the extent your original obligation has been discharged, or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this notice is for compliance and/or informational purposes only and does not constitute a demand for payment or an attempt to impose personal liability for such obligation.**

**FOR CALIFORNIA CUSTOMERS ONLY:**

- The state Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8 a.m. or after 9 p.m. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission toll-free at (877) FTC-HELP or [www.ftc.gov](http://www.ftc.gov).



September 23, 2010

Janice Murdoch  
Elmer V. Dunham  
15268 Penny Ave  
Sandy, OR 97055

Re: Loan \*\*\*\*\*6413

Dear Ms. Murdoch and Mr. Dunham:

EMC Mortgage Corporation (EMC) is dedicated to providing the highest level of customer service. On behalf of EMC, we appreciate the opportunity to provide you with the following information regarding the servicing of your account.

Our records indicate that your foreclosure sale date has been postponed until January 5, 2011. Please note that your account is contractually past due for the February 1, 2009 payment and subsequent payments. Your request for workout assistance has been referred to our Loss Mitigation Department for review. Additionally, if you wish to discuss other workout options that may be available to you, please contact our Loss Mitigation Department at 1-888-577-4011.

Should you have any further questions regarding this response, you may contact me directly at 1-800-695-7695, extension 2711, Monday through Friday between the hours of 7:30 a.m. and 4:30 p.m. Central Time.

Sincerely,

Luis A. Moreno  
Home Lending Executive Office

800 State Highway 121 Bypass, Lewisville, Texas 75067-4180  
MAILING ADDRESS: P.O. Box 293150, Lewisville, Texas 75029-3150

0014360413



7/17/11

EX001/r060209/LO1



September 07, 2010

Re: EMC Loan Number: 0014366413

Elmer V. Dunham  
15268 Penny Avenue  
Sandy, OR 97055

Ref: Borrower Name: Elmer V Dunham  
Property Address: 15268 Penny Ave  
Sandy OR 97055

To Whom It May Concern:

Thank you for your recent inquiry on the above referenced loan. This will acknowledge receipt of your letter addressed to EMC Mortgage Corporation.

Please rest assured that a representative of our Executive Office is currently researching your concerns and will contact you within 30 business days.

Should you have any further questions, please feel free to contact our Executive Office Escalation Team at 1-800-695-7695, extension 7377.

Sincerely,

Executive Office  
EMC Mortgage Corporation

Loan # 14360413

★ 7/2/10 1-949-812-3209 Tiffany LM  
LM's Jose Morales 5am - 2pm  
1-949-3205 POLT

Corp office # 1-800-695-7695  
underwriter

LM w/ Jose Morales & Tiffany  
that Remed. approved per conversation  
w/ him on 6/2 that "Approved" on  
5/21/10

152008 to my  
Sandy, OK 17055

EMC

\* 10/5/08 made Oct via phone w/ Tracy Messerly

1-814-620-2277

Heads

3 or starts

SS Income history

Letter - losing wife SS income

Handshp

590 mt only for reg ant

Recent trials





515109

Monthly Pmts of \$78.73

✓✓✓✓  
LMS  
Training M

2/6/09  
1134 LM  
107 pin LM  
~~1134~~ 1134 M  
CPTX  
off.

spoke as a Christian & corp to others.

7/13/09 called <sup>1145pm</sup> Christian she paid tax of 7/8/09 - now for utility bill.  
CMA, Bond Starts, & after explaining what  
7/27/09 - LM for Christian signed 4600-T, SS Award 1hr  
Approved - which I did

8/13/07 - <sup>corp office</sup> Christian chg depts CM ex330 (1 800) 675-7675

8/10/09 - spoke w/ Sylvia. Etc stopped on post arrangement

8/10/07 - spoke w/ Sylvia  
X 3518

spoke w/

10/5/87 11:30 am  
Sylvia out today X-5518 LM

Field 10/6/07 - 11:15 AM X 0518 AM

917 849 10/31/07 X2513

0477

Let  $\Sigma$  be

BK starts

Take 15 days  
to update

spoke w/ c/s and to call back November

They want to ~~not~~ receive Nov & Dec pay - Real Fedx per value

014366413

8/12/10 8:37am

1-800-675-7695

X2507 Tracy Messing VM will contain that dept & sic what's gotten  
X2518 Sylvia - 840m spk: will call Simon  
Receiving info in Account  
has made progress consistently since time of 2009

can get additional \$300 rent

\$1020-  
#678-  
↑  
\$1020

8/13/10 10am 1-800-675-7695  
X2518 - LM  
Sylvia ~~Juarez~~  
Horez  
central time

Remind to say  
He has  
no RX drug costs  
now will have  
No medical equip costs  
because of VA

X2518  
1:18pm Sylvia  
forward into record no rx costs  
to dept.

She want then file costs like  
& notes transferred to different unit  
shows file sent 7/29  
rental agreement  
\$300-

wants get a 1-800-817-3548  
fax #  
so she'll receive it (Sylvia - Juarez)

Manager  
Email sent to Sylvia says to resub all documents  
w/ new financial #'s

Letter of fin  
support upto  
\$600 /month

ES  
Joke  
getting  
pay  
stuck?

8/13/10 Quality Loan

12:4pm  
Brittany Logan #1 LM-# 7/29/10  
Brittany Marklyn #2

★ Brooke - on hold for loan mod.  
7/29

Help  
we help  
you

Link  
property  
status

# fax for 3000  
1-800-  
340-4000 fax  
Dixie talking to  
be release

Proper service  
Supervisor - Mike  
Aid will And to  
be release

can only  
for  
postpon  
isokup

7/31/09 7:00  
8/15 678 B

8/30  
1:05 pm  
LM

8/17/10 11:00 pm  
faxed  
J.S. Rental Agreement & new fin stmt

8/18/10 2:17 pm  
forward to her manager

She will  
be out of  
the office  
Fri & Monday

denial  
letter  
Submit changes  
- which

1 800-1095-7025

~~XXXXXX~~ X2518 S/L H.R.

8/24/10

LAM 11:00 AM  
asked about fedex  
re: HATSA

1-806-550-5705 (am mod.)

Tammy <sup>S/L H.R.</sup> → hang up to talk Sylva's car

8/24/10

11:15 AM

Sylva called me  
8/24/10 - 7/8/10  
H.R.

11:50 AM called back

- Bruce - almost had into sys

PAOWIC → has to connect to EWC 4/next

Disconnected

Sylva  
(called from 014-

Less night

12:05 PM

frid L/H.R.

1-888-577-4011

- David -

scup to comm w/underwriter

- Tiffany is underwriter

Active - 1-977-  
not captin

Tiffany  
numbered / 3209

- (W) -

# ID  
DC4-24

1012  
- 575  
11:15  
+ 500  
11:15

500/600-

- Problems w/ income  
- what other broken  
situation

Sylva  
in c/c

\* does  
not in image system

Needs to be in

the system

= FAX -

1-806-200-5622

\* Explain  
Missing Address

He said 7/8/10  
and that

only found  
to 7/8/10  
to 7/8/10

pulls  
creat  
report  
for add

8/24

145 PM LAM  
urgent messg  
for w/Tiffany

call  
out  
order  
etc

\* David M. H. - LAM - 11:15 AM

11:15 AM called back

11:15 AM called back



Parity 8/30/10  
loan 130pm

1-866-645-7711

x3707

\* 1-877-896-9757

Brooke

NINA Supervisor

8/30

140pm

- asked for Nina <sup>out</sup> Monday/Tues.

- asked for Brooke  
Nina's Asst.

\* Angelica Loan

- on hold for Matt

- if still on hold 9/1

( 1-619-645-7711 - Sales  
x3800 like

\* EMC postpone sale  
Request

\* Chase -  
has a direction  
w/in 10 days  
of sale date

x5005 sample

x3981 - sample

9/3/10

called  
Spoke w/ Angelica  
said would be postponed  
any before sale

9/3/10

1-866-556-5705

asked for  
Angelica

100pm  
put in  
message  
to her  
home

100pm 1-866-556-5705

EX 4

Missing from  
Angelica / work

9/2/10

Angelica  
Nina's Asst.

asked for  
Angelica  
Chase - has to be  
1pm

10:25pm

~~DAH~~ 1400, 1400  
 2 9/10 1400 1400  
 3 1400 1400  
 1400 1400  
 1400 1400

called L/A  
329 in. 11/10  
I said -- She said she was  
stayed in a hotel to see me  
from  
not get back  
to the 1

Collected at  
550 pm  
From 11 pm  
collected from

[illegible]

10/10

10/23/10

1-800 (045) 71075 Sales Lm  
X 2513 Sep 10

1-214-(208) 2711 Lm  
01.2010 LA

Telephone Numbers  
EMC

Telephone #'s

- 1) 1-800-695-7695
- 2) 1-866-418-5901
- 3) 1-866-325-4322
- 4) 1-800-436-7397
- 5) 1-800-723-3004
- 6) 1-888-708-7105
- 7) 1-949-812-3205 *rose mobile*
- 8) 1-949-812-3209 *titling*
- 9) 1-866-564-3526
- 10) 1-866-475-7329
- 11) 1-877-362-6631
- 12) 1-866-550-5705 *Carin Medici*
- 13) 1-888-577-4011 *lousie vcs*
- 14) 1-866-483-0153 *Angela*

- EMC -  
FAX #'s

- 1) 1-214-626-2953
  - 2) 1-214-626-4704
  - 3) 1-917-849-2677
  - 4) 1-866-707-4744
  - 5) 1-866-221-1019
  - 6) 1-409-759-4700 (corporate)
  - 7) 1-214-626-4745
  - 8) 1-214-626-4731 (corporate)
  - 9) 1-877-601-2677 AM
  - 10) 1-214-626-4707
  - 11) 1-866-282-5682
  - 12) 1-866-220-4130
  - 13) 1-866-221-1019
- WINDY-221-1019

Quality Loan  
Services Telephone  
Numbers

1-617-645-7711

1-877-880-9757

FAX QLS

1-617-563-5544



1/11/10  
faxed

11/10/10

faxed  
(8#s)  
800-380-5080  
409-757-4700

11/12/10  
faxed  
1-800-380-5080  
311-600-7775  
917-319-2614

1/11/10  
faxed  
1/11/10

1/11/10 fax cover letter 7/23/10  
1/11/10 letter of 7/23/10  
1/11/10 letter about new  
property

Request for Transactor  
1/11/10 Stationed 25-10

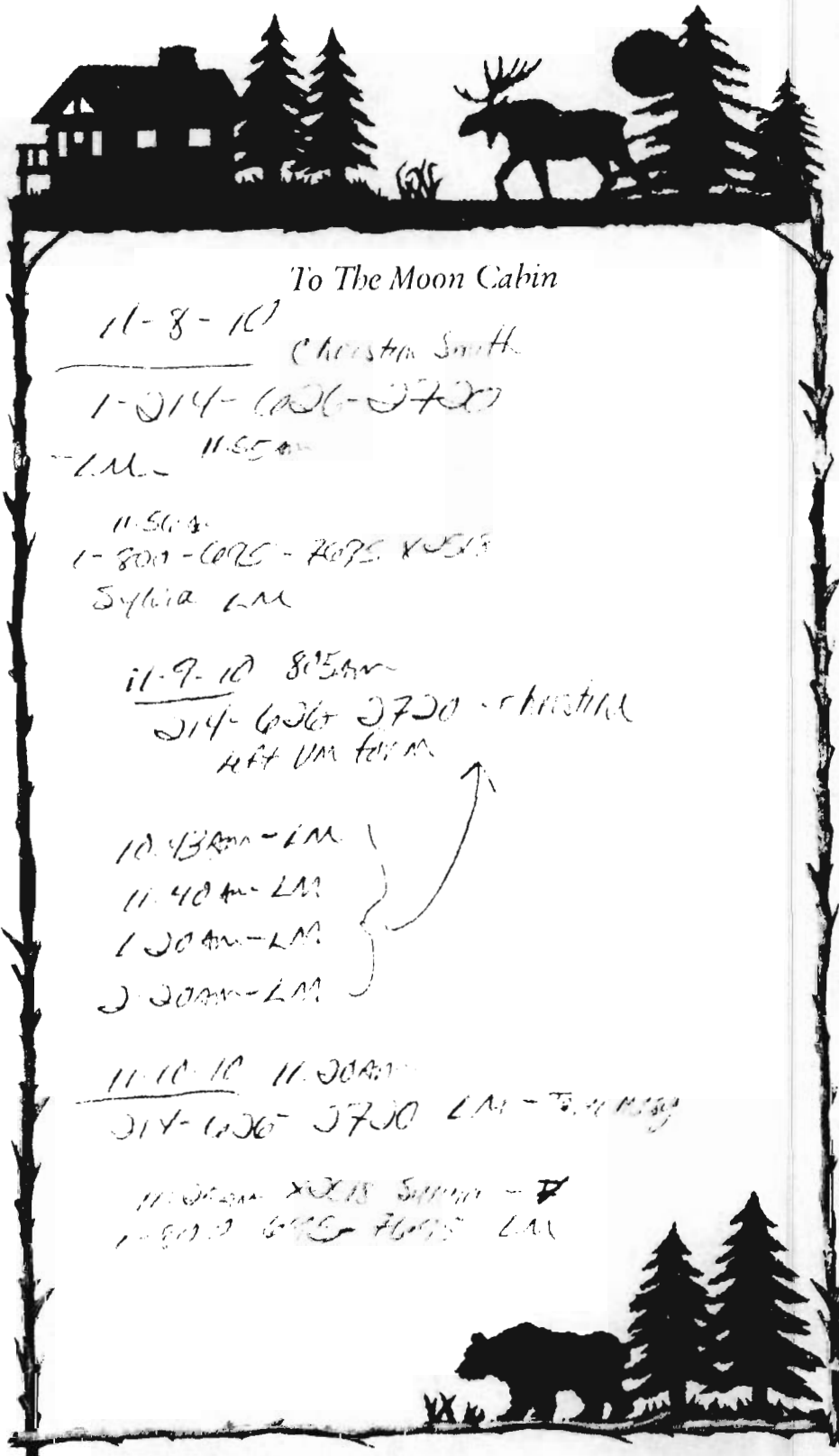
faxed  
fax #

1-800-  
511-7011  
1-409-757-  
4700

11-15-10

Christina Smith

1-214- LM asking for  
626- 1050AM # of person  
2720 w/ authority  
to get record  
1055AM  
1-800- X2518 LM  
695- Sylvia  
7095



To The Moon Cabin

11-8-10

Christina Smith

1-014-606-5700

11:55 AM

11:56 AM

1-800-606-5700 X2513

Sylvia LM

11-9-10 8:55 AM

014-606-5700 - Christina

Left VM form

10:43 AM - LM

11:40 AM - LM

1:20 AM - LM

2:20 AM - LM

11-10-10 11:30 AM

014-606-5700 LM - Sylvia

11:30 AM X2513 Sylvia - P

1-800-606-5700 LM



RETURN SERVICE ONLY  
PLEASE DO NOT SEND  
MAIL TO THIS ADDRESS  
PO BOX 619063  
DALLAS TX 75261-9063



5-675-47189-0067788-014-1-000-000-000-000

ELMER V DUNHAM  
4110 SE HAWTHORNE BLVD # 266  
PORTLAND OR 97214-5246

April 14, 2010

Dear ELMER V DUNHAM,

Customer privacy and security have never been more important. We want you to know what we're doing to protect your privacy and keep your account secure. We have enclosed a copy of our Privacy Notification. This notification is for all of your accounts with Chase.

This policy describes how we ensure the privacy of your information, including what we may share, and your right to limit the sharing and use of information that we may have about you. We believe the responsible use of information is an important part of meeting your needs and providing consistent service so we urge you to look carefully at the policy and the choices it offers. If you have any questions, please contact us at the number noted in the policy.

Thank you for the opportunity to serve your home financing needs. We value you as a customer and hope you will continue to take full advantage of the range of financial services we offer.

Regards,

Larry Thode  
Vice President

If "Privacy and security have never been more important", why are you sharing my private financial information with Chase Bank, an entity with whom I conduct no business, without

my permission? (No idea Chase Bank was involved, except for this generic letter)

Authorization to Disclose Mortgage Information

October 15, 2008

To Whom it may concern,

I, Janice Murdoch have full and complete Power of Attorney for my father Elmer Vinton Dunham. I authorize my husband Charles M. Barker (Chuck) to discuss any and all mortgage or financial information concerning my father's business matters.

Thank in advance for your time and consideration to this matter.

Sincerely,

*Janice Murdoch*  
Janice Murdoch

Loan # 0014366413  
15208 Penny Ave  
Sandy, OR 97055

## AUTHORIZATION

September 4, 2010

This Authorization shall designate and appoint John Manning, Attorney at Law, as our representative in all matters, financial, business and personal, for ourselves and our business entities:

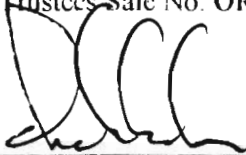
Mortgage Reconstruction Associates  
Charles Barker III  
Janice Murdoch  
Elmer V. Dunham

In particular, the authorization extends specifically to all matters involving the real property located at:

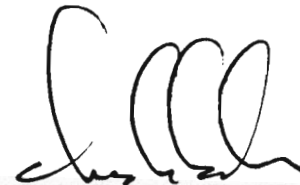
15268 Penny Avenue  
Sandy, Oregon 97055

EMC Mortgage  
Loan Number: 14366413

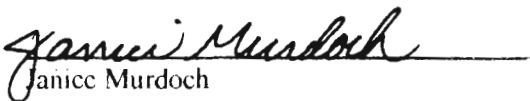
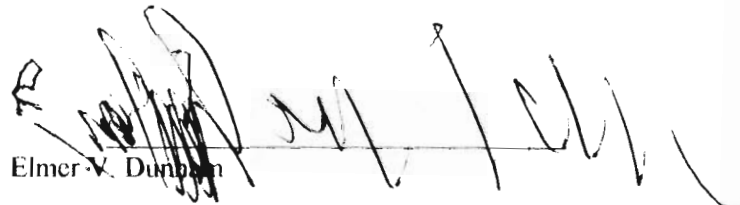
Quality Loan Service Corp  
Trustees Sale No. OR-09-273009-SH



Chuck Barker  
President,  
Mortgage Reconstruction Associates



Charles Barker III, Individually

  
Janice Murdoch  
Elmer V. Dunham

Contact Information:

Address: 4110 SE Hawthorne Blvd. #266, Portland, Oregon 97214  
email: [mortgagerecon@gmail.com](mailto:mortgagerecon@gmail.com)  
Telephone: 503-847-6360





December 23, 2010

Elmer Dunham  
15268 Penny Ave  
Sandy, OR 97055

Re: Loan Number \*\*\*\*\*6413

**Receipt of Your Issue**

Dear Elmer Dunham:

I am writing in response to your phone call we received on December 22, 2010 about a loan modification.

Your issue is being reviewed and we will work to provide you with a complete and accurate response in a timely manner. EMC Mortgage Company (EMC) appreciates your patience in this matter.

EMC's goal is to provide the highest level of quality service to each of our customers. We appreciate your business and value our relationship with you.

The analyst assigned to your issue is Kurt Brown, who can be reached at (800) 695-7695, extension 3264, Monday through Friday between 7:30 a.m. and 4:30 p.m., Central Time.

Sincerely,

Home Lending Executive Office

800 State Highway 121 Bypass, Lewisville, Texas 75067-4180  
MAILING ADDRESS: P.O. Box 293150, Lewisville, Texas 75029-3150